News & Notes Rural Water Systems

Local Governments and Rural Water Systems Improvements Board

February 2008Volume 13, Issue 1

Drinking Water Systems Improvements Revolving Loan Fund(DWSIRLF)

Drinking Water Systems Emergency Loan Fund
(DWSELF)

Who can apply?

- Cities or Towns
- Rural Water Associations
- Water Districts or Water/Sewer Districts
- County Boards of Supervisors
- State Agencies

What can be funded?

- Water wells
- Elevated Storage and Pressure Tanks
- Water Treatment Plants
- Water Distribution Lines and Pumps
- Source Water Protection
- Generator Sets
- System Consolidation



Named the Winner Of EPA's 2005 DWSRF Award For

Sustainable Public Health Protection



1.95% Interest Loans for Water Supplies

As you are aware, public water supplies are required to deliver safe, dependable drinking water to their customers. As a responsible official, certified operator, or consulting engineer, you may be concerned about the ability of your water system to cope with aging infrastructure and changing regulations. Are there improvements that need to be made? Does the system have adequate financial resources? Will you be able to maintain compliance with future regulations?

The Drinking Water Systems

Improvements Revolving Loan Fund (DWSIRLF) can help finance capital construction costs to improve water quality for your consumers and to maintain compliance with drinking water regulations. Now is the time to begin planning for FY-09 projects. The Current interest rate is 1.95%, which is still the lowest in the history of the Program, with a maximum repayment period of 20 years. The interest rate is not expected to increase for FY-09, so 1.95% should be used for facilities planning purposes.

The Local Governments & Rural Water Systems

Improvements Board (Board) encourages all loan applicants with projects on the FY-08 Priority List and those with projects on the FY-09 and After Planning List to proceed with these projects during FY-08. Remaining funds will be available on a "first come, first served" basis in accordance with the DWSIRLF Regulations.

Any other eligible loan applicants interested in pursuing FY-08 or FY-09 loan funding for drinking water needs should see the back of this newsletter for the appropriate contact information.

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Board Adopts FY-2008 IUP

On January 11, 2008 the Board adopted the Final FY-2008 Intended Use Plan (IUP) for the DWSIRLF Program. The Priority List is shown on page 20 of the IUP. If you would like an electronic copy of the Final FY-2008 IUP, please visit our website at:

www.healthyms.com/dwsrf.

If you have any questions concerning the IUP or would

like to receive a hard copy of the document please see the contact information on the back of this newsletter.

DWSRF Deadlines/Target Dates (See Page 3 for Details)

- Now: Hire a Professional Engineer registered in Mississippi for the FY-2009 funding cycle
- By May 1, 2008: Submit Completed FY-2008 Loan Application Packages (FY-2008) (after this date released funds may be available for "catch-up projects")
- By May 15, 2008: Complete & Submit the enclosed FY-2008 Ranking Form
- By July 1, 2008: Complete and Submit Draft Facilities Plan to IGR agencies (FY-2009)
- By August 15, 2008: Advertise for Public Hearing (FY-2009)
- By October 1, 2008: Submit a Complete Facilities Plan (FY-2009)
- December 2008: Draft FY-2009 Intended Use Plan is published

2 News & Notes



Legislative Changes

During the FY-2007 legislative session, the maximum loan limits of \$1.5 Million and \$0.5 Million for both the Improvements and **Emergency loan programs**

respectively were removed.

The legislation set possible loan limits at the Board's discretion. This would prevent one particular loan recipient from receiving a majority of available funds.

"The DWSIRLF can be the funding match source for the Gulf Coast Grant Program."



"Funding up to 100% of costs for 'one stop financina'"

Funding Facts - The Benefits The DWSIRLF Program has many

> Funding up to 100% of costs for "one stop financing"

benefits or advantages such as:

- ➤ Lending limit of \$1.5 Million removed. Now at the discretion of the Board
- > DWSIRLF funds can be used to match funding from other sources such as CDBG, ARC, RUS, etc.
- > Communities can avoid using general obligation bonding capacity to fund a water

project. Also, communities with limited or no bonding capacity now have another source of funding.

- > The loan interest rate is set below market rates each year with a 20 year repayment period.
- > Interest does not accrue until the end of the original construction period or one year after initiation of the earliest construction contract.
- > Repayments do not begin until construction is completed.
- > Cost of real property for water

supply, treatment, storage purposes, consolidation projects, and source water protection purposes is an eligible cost.

- > State purchasing requirements for local governments apply to projects instead of federal purchasing requirements.
- > After loan awards, recommended allowances for planning/design and other professional services can be provided based on a percentage of construction cost.

Special Priority Points to Get a Leg Up

As a reminder, potential loan recipients can "Get a Leg Up" in the ranking categories by priority points modifiers. These modifiers give extra points equal to the factor times the Benefit/Cost (B/C) ratio. The factors include:

➤ Consolidation of Water Supplies – points equal to 50% of B/C ratio.

- > System Design Capacity Problems - points equal to 25% of B/C ratio.
- ➤ Participation in Short/Long Term Assistance Programs participation only points equal to 5% of B/C ratio. Implementation of technical assistance recommendations points equal to

an additional 5% of B/C ratio.

> Participation in Federal or State Drinking Water Needs Survey points equal to 10% of B/C ratio.

Documentation of these issues must be addressed within the facilities plan to be eligible for the extra priority points.



Transition to MSDH Almost Complete

As outline last year, the MS Department of Environmental Quality (MDEQ), has been under contract with the Board and the MS State Department of Health (MSDH), to aid in the administration of the program and project management activities. Due to a significant MDEQ workload increase related to the implementation of the Gulf

Region Water / Wastewater Grant Program, it was requested that the project management transition to MSDH be accelerated. That transition is almost complete. While loan process. Any MDEQ has provided excellent program and project management new future loan projects should services since the start of the program, the complete transition to the contact information at the MSDH will result in improved

efficiency due to the involvement of one less agency. Additionally, MSDH intends to actively pursue ways to further streamline the inquiries/submittals regarding be made directly to MSDH using back of this newsletter.

Program Deadline Details

Eligible loan recipients interested in DWSIRLF funding for construction or repair of drinking water facilities need to do the following in order to be considered for funding during FY-2008:

- ➤ Hire a Professional Engineer in accordance with State Law and DWSIRLF program regulations. If so desired, request a pre-planning conference with program staff.
- ➤ By May 16, 2008, complete and submit the enclosed ranking form to have your project appropriately ranked on the FY-2009 Priority List. If a loan applicant previously submitted a ranking form for a prior year's priority list, a new form must be submitted with updated information or a call can be made to Bill Moody at 601-576-7518 to update the loan applicant's information.
- ➤ If a previously ranked project on the FY-2008 Priority List did not proceed during FY-2008, and the loan applicant wants to proceed with the project during FY-2009, the project will be placed on the Final FY-2009 Priority List. This will be done in accordance with the priority system.

- By July 1, 2008, it is highly recommended that you complete and submit a draft DWSIRLF facilities plan to all Intergovernmental Review (IGR) agencies for review and comments. The draft facilities plan may be submitted to the MSDH to aid in expediting the document review.
- ➤ By August 15, 2008, provided you have received the IGR agency comments, it is strongly recommended that you advertise for a public hearing on the facilities plan.
- By October 1, 2008, submit to MSDH a complete DWSIRLF facilities plan including: All IGR comments; proof-of-publication of advertisement for public hearing; a transcript of the public hearing comments; copies of any comments received from the public; and a summary of how each comment was addressed.

Keep in mind that only those projects which meet the October 1, 2008, deadline for submitting a completed facilities plan will be considered for funding on the FY-2008 Priority List.



Drinking Water Systems Emergency Loan Fund

The Drinking Water Systems
Emergency Loan Fund (DWSELF)
Program provides loans to counties,
municipalities, districts, or other (tax
exempt) water organizations for
emergency construction, repair or
replacement of drinking water
facilities. The Board currently has

approximately \$6 million available in this emergency loan fund. This loan program provides a ready funding source for such emergency projects. The Board encourages eligible water organizations throughout the state to utilize this program whenever emergency drinking water projects are needed, including generators for use in power failures.

The basic provisions of this program are: 1) a current interest rate of 2.0%; 2) no maximum loan limit; 3) a maximum repayment period of five (5) years; and 4) the project must meet the definition of an emergency as established in the program regulations. It is also important to note that loan recipients do not pay interest during the original construction period, and that loan repayments do not begin until after project completion. Allowable costs for the project may not be incurred prior to the budget period established in the loan agreement,

which may not begin more than 30 days prior to receipt of the loan application.

Costs for the project will be paid on a reimbursement basis, based upon the actual allowable expenditures of the loan recipient.

Anyone interested in pursuing a DWSELF loan should see the back of this newsletter for the necessary contact information for assistance.



Recent Loan Successes

Bear Creek W/A - Madison Co.

FY-2005

The system, which was growing due to resident migration, needed a new well to replace existing well(s) requiring iron removal treatment. A 1,500 gallon per minute well was planned, constructed, and completed within 13 months. The water supply now saves on treatment and maintenance costs required for older wells and their treatment plants.

Lampton Water Assoc. – Marion Co.

FY-2004

System needed storage, a new well, and rehabilitation of existing treatment and storage facilities. The well helped meet current demand and the new elevated tank helped stabilize pressures in higher demand area. Minor distribution improvements along with repair/replacement of existing treatment facilites helped ensure the system would stay in compliance with MSDH regulations.

City of Olive Branch – Desoto Co.

FY-2005

The city desired to construct a new clearwell, rehabilitate/replace aged parts of the treatment system including the treatment building, add new high service pumps, and add new transfer pumps. The final project also included upgrading of electrical and control panels

Don't Forget the CWSRF

Remember that there is also a state revolving loan fund that can provide funding of wastewater projects. The Clean Water State Revolving Loan Fund administered by the Mississippi Department of Environmental Quality (MDEQ) provides low interest loans to assist you in that regard. The program is available to public entities for wastewater, storm water, and nonpoint source pollution control needs. Similar to the DWSIRLF program, the CWSRF is a loan program with participation up to 100%. The program can also match other funding sources.

Rates are at a rate of 1.75% for FY-08 with a 20 year repayment. There is no maximum loan amount.

An emergency version of the Clean Water Program is also available with interest rates at 4% and a 10 year repayment period. This program has a maximum loan amount of \$350,000. For additional information on either of the programs, contact Tom Webb with the MDEQ at 601-961-5136.

Free Technical Assistance to **Public Water Supplies**

One of the many benefits of the DWSIRLF Program is its ability to fund free technical assistance to public water supplies.

Through a funding set-aside, the DWSIRLF can provide intermediate term and long term technical assistance. This assistance can improve a water supply's technical, managerial, and financial capacity. These possible improvements could mean better operated, a more financially sound, and a better managed public water system.

Also available to public water systems operators is the Hands-On Operator

Training Program. These training sessions, given throughout the state, provide certified operators hands-on instruction designed to greatly enhance their knowledge and skills to improve the operation and maintenance of their public water supply.

Finally, the PEER Review Program offered in conjunction with the Bureau of Public Water Supply offer public water supplies an opportunity to improve operations by one-on-one meeting with operator in their area. For additional information, see contacts at the end of this newsletter.

Compliance Training Workshops Could Lead to Future Funding Needs

The Mississippi State Department of Health (MSDH) will conduct training workshops in cooperation with the Mississippi Rural Water Association that will assist water systems in completing the IDSE plan requirement of the Stage 2 Disinfection ByProducts Rule.

Systems that are required to complete the plan will be invited to attend a workshop. Please be sure to attend when invited. This will ensure the plan is completed and the system will remain in compliance with the rule.

Depending on the results from the training workshop, it may be determined that major treatment process improvement would have to be made in order to maintain system compliance. If the water

supply were to request funding from the DWSIRLF Program for compliance related improvements, they would be given top priority funding consideration. If there are questions concerning the priority ranking system, please contact us at 601-576-7518.

	11. Estimated Project Cost Bred	Total Project Cost	Other Funding	[Other:	Source]	DWSIRLF Loan	
ַ 	Construction Cost	\$	\$	[]	\$	
	Construction Contingency (10%)	\$	\$]	\$	
2	Planning/Design Services	\$	\$	_[1	\$	
	Construction Phase Services	\$	\$]]	\$	
<i>></i>	Subtotal	\$	\$	_[]_	\$	
<u></u>	DWSIRLF Admin Fee (5%)	\$	\$	[]_	\$	
=	Total Eligible Cost	\$	\$	[]_	\$	
	12. Project Scheduling Information: Desired Date of Loan Award: Desired Construction Start Date: Estimated Construction Time: (Calendar Days) 13. Assertions:						
5	 This request for ranking and consideration for DWSIRLF funding has been authorized by, and is hereby submitted to the Board on behalf of, the entity specified in Item 2, above. It is understood that, for the above described project to be appropriately ranked and considered by the Board for funding in a given Fiscal Year (FY), a complete DWSIRLF facilities plan (including all intergovernmental review comments, a transcript of the public hearing comments, plan revisions pursuant to comments, and a summary of how each comment was addressed) must be submitted by the facilities plan deadline for that FY. (Projects for which that deadline is not met, will be listed on the "future planning" portion of the Priority List for that FY.) It is understood that, if the requesting entity has existing debt with Rural Utilities Service (RUS), formerly Farmers Home Administration, a copy of the DWSIRLF facilities plan should be submitted to RUS with a request for their approval to incur this additional debt. It is understood that the requirements of the DWSIRLF Regulations must be met during all phases (planning, design, construction, etc.) of the project. 						
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DWSIRLF Request for Ranking and Consideration for Funding

Ranking Form Guidelines

The following are instructions for completion of the request for ranking and consideration for funding form

- Please indicate which Federal fiscal year funding is requested for each project.
- System Name, name of responsible official, address, phone number(s), and email address of person authorized by entity to request ranking.
- Name, address, phone number(s), and email address of entity's registered engineer(s) on the project, if known.
- Name, address, phone number(s), and email address of entity's legal counsel who will assist with land acquisition, if known.
- Indicate the current population in the loan applicant's service area.
- Indicate the number of connections and population which will benefit from this drinking water project for which ranking is requested.
- Indicate the number of existing wells utilized by the system.
- Identify all zip code areas that are served by the drinking water facility.
- Indicate the purpose of the project by checking the appropriate box based on the project descriptions below:
 - a) Projects to facilitate compliance with Primary Drinking Water Standards. To qualify for this category projects must correct deficiencies resulting in non-compliance with the primary drinking water standards.
 - b) Projects to provide additional supply to systems that have neither a back-up well nor an emergency tie-in, that is MSDH approved, to another system to ensure safe drinking water, and thereby protecting the health of the existing population.
 - Projects to correct deficiencies that result in existing system failing to maintain minimum acceptable dynamic pressure (20 psi). (Documentation of these problems must be included in the facilities plan.)
 - d) Source Water Protection Projects- Projects to manage potential sources of contaminants/ pollutants and/or prevent contaminants/pollutants from reaching sources of drinking water as approved by the MDEQ Groundwater Planning Branch.
 - e) Projects to either expand existing system capacity or construct a new drinking water system to ensure safe drinking water (source, treatment and/or distribution) to serve existing residences/businesses in currently unserved areas.
 - f) Projects to provide additional supply to systems with insufficient back-up water supply sources to ensure safe drinking water, and thereby protect the health of the existing population. As a

- minimum, a system using ground water should be able to lose any one of the wells supplying the system and still maintain minimum acceptable dynamic pressure throughout the entire system.
- g) Projects to rehabilitate, replace, protect, or upgrade deteriorated, worn, aged or obsolete equipment, facilities, etc., in order to assure continued, dependable operation of water systems where such systems are already meeting Primary Drinking Water Standards.
- Projects to provide treatment that brings systems into compliance with Secondary Drinking Water Standards.
- Projects to consolidate ownership and management of separate existing systems into a single system for purposes other than <u>included in</u> <u>a) through h) above</u>. Consolidation projects are for the purpose of promoting reliability, efficiency and economy of scale that can be achieved with larger water systems.
- Other Projects that do not meet the criteria of any other listed category, and have been determined loan eligible in accordance with the DWSIRLF loan program regulations.

Please Note: Projects that are primarily for future growth, development and/or fire protection are not eligible projects under federal regulations and can not be funded.

- 10. Provide a brief description of the drinking water facilities project for which ranking is requested. If two or more priority categories were checked in project categories, please describe the scope of work for each priority category indicated.
- 11. Provide a brief cost breakdown of the proposed project. While there is no limit to amount of funding, the Board may decide to set a funding limit to prevent a majority of funds to one particular entity. To aid in the determination of eligible cost please use current DWSIRLF loan program regulations.
- 12. If known, please indicate the desired date of the loan award. The date selected should be between October 1st of the present year and September 30th of the following year. Additionally, please indicate the desired construction start date and the anticipated construction time required in calendar days.
- 13. This is a certification that the authorized official acknowledges that a completed facilities plan is required in order to be ranked within the priority system. This certification is also a reminder that DWSRF Regulations must be complied with from the planning through the construction process of projects.
- 14. After completion mail to the attention of:

Marcus Sanders DWSIRLF Program Support Specialist MS Department of Health P.O. Box 1700, Jackson, MS 39215-1700

The Drinking Water Funding Matrix

This "funding matrix" lists sources for potential drinking water funding, as well as, sources for some wastewater and storm water funding. These sources include a wide variety of terms and conditions. For

a complete version of the Mississippi "Funding Matrix" that includes all grants and loans for drinking water, wastewater, storm water, and solid waste projects please see our website at www.healthyms.com/dwsrf



Program	Type of Facilities	Eligible Recipients	Terms / Conditions	Contact
Local Governments & Rural Water Systems Improvements Revolving Fund Loan Program	Water	Public Entities & Tax Exempt Rural Water Associations	Loan: 1.95% loans for FY-2008 20 year repayment the range of 1.95 % for FY-09 Participation: 100% or Match Max./Min.: None; At Board's discretion	Mississippi State Department of Health (601)576-7518
Local Governments & Rural Water Systems Emergency Revolving Fund Loan Program	Water	Public Entities & Tax Exempt Rural Water Associations	Loan: 2.0% loans w/ 5 yr repayment Participation: 100% or Match Max./Min.: None; At Board's discretion	Mississippi State Department of Health (601)576-7518
Mississippi Business Investment Act Program	Water, Wastewater, Storm Water	Counties and Municipalities	Loan: At least 1 job for every \$15,000 in MBIA \$. Other terms determined by MDA Director. Participation: Must provide \$3 of private fund for each \$1 of MBIA funds Max./Min.: Determined by MDA Director	MS Development Authority (601)359-3552
U.S. Department of Commerce, Economic Development Administration	Water, Wastewater, Storm Water, if included in economic development projects	Public Entities, Non- Profit Utility District / Associations, & Indian Tribes	Grant: Projects must demonstrate need, job creation, and retention. Focused toward economic development Participation: Normally 50% to 80% Max./Min.: Min. \$100,000 Max. \$1,500,000 Varies depending on project	Economic Development Administration, Atlanta Office (404)730-3002
Appalachian Regional Commission Program	Water, Wastewater	Counties and Municipalities in Appalachian Region	Grant: Projects must demonstrate need, job creation and retention. Focused toward economic development. Participation: 80% Distressed Community, 50% Transitional Community Max./Min.: None	Appalachian Regional Commission, Tupelo Office (662)844-1184
U.S. Department of Agriculture, Rural Utilities Service	Rural Water and Wastewater	Public Entities Non- Profit Utility District / Associations, & Indian Tribes (Pop. < 10k)	Loan & Grant: Rates depend on cost of borrowing to the govt. Call (601)965-5460 for current rate. Repayments: 40 yrs. Non-profits, 35 yrs. Public entities Participation: 100% Loan; Up to 75% Grant Max./Min.: None	Rural Utilities Service (601)965-5460

Drinking Water Funding Matrix (cont.)

Program	Type of Facilities	Eligible Recipients	Terms / Conditions	Contact	
Community Development Block Grant Program (Public Facilities)	Water,	Counties and	Grant: At least 51% low/moderate income Participation: Specific to each Project Max./Min.: Min. \$100,000 Max. \$450,000, Reg Govt. \$300,000, Small Govt. (Subject to change)	MS Development Authority (601)359-3179	
Community Development Block Grant Program (Economic Dev.)	Water, Wastewater, and Storm Water	Counties and Municipalities (Except Entitlement Communities)	Grant: At least 51% of jobs low/moderate income Participation: Up to 60% Max./Min.: Min. \$100,000 / Max. \$650,000 (Subject to change)	MS Development Authority (601)359-3179	\$
Community Development Block Grant Program (Emergency Public Facilities)	Water, Wastewater	Counties and Municipalities	Grant: At least 51% low/moderate income and for urgent need for correction or threats to health/safety Participation: Up to 100% Max./Min.:	MS Development Authority (601)359-3179	Guess What! The DWSIRLF can be used
Community Development Block Grant Program (Self Help)	Water, Wastewater, and Storm Water	Counties and Municipalities	Max. \$75,000 Grant: At least 51% low/moderate income. Must exhibit 30% cost savings over trad. methods. Participation: Specific to each project Max./Min.: No Min. / Max. \$100,000	MS Development Authority (601)359-3179	to match your grants!!
Small Municipalities and Limited Population Counties Grant Program	Water, Wastewater, and Storm Water	Counties (≤30k), Municipalities (≤10k), Gas Districts	Grant: Improvements must be publicly owned Participation: Up to 100% Max./Min.: No Min. / Max. \$150,000	MS Development Authority (601)359-3552	
Development Infrastructure Program	Water, Wastewater, and Storm Water	·	Grant: Must be used in connection w/ economic dev. projects. Must be publicly owned Participation: Up to 100% Max./Min.: No Min. / Max. \$150,000	MS Development Authority (601)359-3552	
Capital Improvements Revolving Loan Program	Water, Wastewater, Industrial Storm Water	Counties and Municipalities	Loan: Tax Exempt: 2.0%, 20 year repayment. Taxable: 3.0%, 20 yr repayment Participation: Up to 100% Max./Min.: Max. \$1,000,000 per year Max. Outstanding \$2,500,000	MS Development Authority (601)359-3179	
MS Public Water Fluoridation Program	Water	Community Public Water Systems with <u>></u> 1K people	Grant: Requires 5-Yr Grant Agreement Participation: 100% Max./Min.: None	MS State Department of Health 601-576-7500	

Local Governments and **Rural Water Systems Improvements Board**

570 East Woodrow Wilson Underwood Suite 234 P.O. Box 1700 Jackson, MS 39215-1700

Phone (601) 576-7518

(601) 576-7974

Communications – Mailings/E-mail List

We are in the process of updating our mailing list to individuals, firms, or organizations that desire to be notified regularly of program changes and updates.

Additionally, in an effort to save paper and reduce postage costs, we are

compiling a list of individuals or organizations that would prefer electronic versions of future program information such as this newsletter. Additional documents that could be sent are draft and finalized versions of the Intended Use Plans, possible regulation changes, and

program updates. If you still wish to receive documents the traditional way, just let us know when you contact us. To contact us concerning future mailings, please call Bill Moody at 601-576-7518 or e-mail at wmoody@msdh.state.ms.us.

DWSIRLF Contacts

MSDH DWSRF Director William F. Moody, P.E., BCEE wmoody@msdh.state.ms.us

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MSDH Engineering Coord. & Project Manager Harry Gong, Jr., P.E. hgong@msdh.state.ms.us

MSDH Project Manager Amy Willard

MSDH SRF Admin. Coord. Nancy Stallings nstallings@msdh.state.ms.us

MSDH SRF Spec. Projects Off. Jennifer King jennifer.king@msdh.state.ms.us

LOCAL GOVERNMENTS AND RURAL WATER SYSTEMS IMPROVEMENTS BOARD

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